

RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE  
EXAMINING GROUP NO. 3694

03292.101730.1

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
David Armes et al. ) Examiner: Mary Da Zhi Wang Cheung  
Application No.: 10/728,279 ) Group Art Unit: 3694  
Filed: December 4, 2003 ) Confirmation No.: 7128  
For: SYSTEM AND METHOD FOR )  
SELECTION OF PAYMENT )  
SYSTEMS FROM A PAYMENT )  
SYSTEM DIRECTORY TO )  
PROCESS A TRANSACTION ) July 9, 2008

**Mail Stop AF**  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL REJECTION

Sir:

In response to the final Office Action mailed April 9, 2008, Applicants respectfully submit the following amendments and remarks.